

THIRTY-NINTH ANNUAL REPORT OF BOARD
OF ACTUARIES OF CIVIL SERVICE
RETIREMENT SYSTEM

LETTER

FROM

CHAIRMAN
U.S. CIVIL SERVICE COMMISSION

TRANSMITTING

THE THIRTY-NINTH ANNUAL REPORT OF THE BOARD
OF ACTUARIES OF THE CIVIL SERVICE RETIREMENT
SYSTEM FOR THE FISCAL YEAR ENDED JUNE 30, 1959,
PURSUANT TO SECTION 16 OF THE CIVIL SERVICE
RETIREMENT ACT



JUNE 1, 1961.—Referred to the Committee on Post Office and
Civil Service and ordered to be printed

U.S. GOVERNMENT PRINTING OFFICE

WASHINGTON : 1961

70466

LETTER OF TRANSMITTAL

U.S. CIVIL SERVICE COMMISSION,
Washington, D.C., May 29, 1961.

Hon. SAM RAYBURN,
Speaker of the House of Representatives.

DEAR MR. SPEAKER: The Commission is pleased to send you herewith the 39th Annual Report of the Board of Actuaries of the Civil Service Retirement System for the fiscal year ended June 30, 1959, submitted in pursuance of section 16 of the Civil Service Retirement Act. The report has also been sent to the President of the Senate.

The Commission wishes to record the great loss suffered by the Civil Service Retirement System in the death of Mr. George B. Buck, who had so ably served as Chairman of the Board of Actuaries ever since the system was established in 1920. His position on the Board has been filled by Mr. George B. Buck, Jr., who has for years been associated with his father in the sound development of governmental and industrial retirement programs.

Sincerely yours,

JOHN W. MACY, Jr., *Chairman.*

III

LETTER OF SUBMITTAL

NEW YORK, N.Y., *May 17, 1961.*

U.S. CIVIL SERVICE COMMISSION,
Washington, D.C.

DEAR COMMISSIONERS: The Board of Actuaries appointed under section 16(g) of the Civil Service Retirement Act has the honor to submit herewith its 39th annual report on the operation of the fund.

The report gives a statement of the Government appropriation necessary to finance the fund on the normal cost-plus-interest basis, under the benefit and contribution provisions of the act as amended to June 30, 1959, and on the basis of the estimated membership of the fund as of that date.

Respectfully submitted.

GEORGE B. BUCK, Jr.,
R. R. REAGH,
OTTO C. RICHTER,

Board of Actuaries, Civil Service Retirement System.

v

39TH ANNUAL REPORT OF THE BOARD OF ACTUARIES OF THE CIVIL SERVICE RETIREMENT SYSTEM

The civil service retirement and disability fund was established in 1920 to furnish retirement benefits to officers and employees of the U.S. Government who become superannuated in governmental service, or incapacitated before attaining old age. The Retirement Act makes provision for a Board of Actuaries of the Civil Service Retirement System and in section 16(g) defines the chief duties of the Board, as follows:

* * * to report annually upon the actuarial status of the system and to furnish its advice and opinion on matters referred to it by the Commission, and it shall have the authority to recommend to the Commission and to the Congress such changes as in the Board's judgment may be deemed necessary to protect the public interest and maintain the system upon a sound financial basis. The Commission shall keep or cause to be kept such records as it deems necessary for making periodic actuarial valuations of the Civil Service Retirement System, and the Board shall make such valuations at intervals of five years, or oftener if deemed necessary by the Commission. * * *

This report, which has been prepared as of June 30, 1959, is the 39th annual report of the Board of Actuaries. The report gives first a summary of the main benefit and contribution provisions of the act as amended to June 30, 1959. This summary is followed by an estimate of the present membership and a table showing the number and amount of annuities in force on June 30, 1959. The report next gives a discussion of the appropriation payable by the Government for the support of the fund. Statements giving the results of a valuation of the liabilities on account of annuities in force as of June 30, 1959, and the results of the mortality experience of annuitants for the past year are then submitted. In conclusion, the Board gives certain comments on the present operation of the fund.

SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS OF THE CIVIL SERVICE RETIREMENT ACT

The following summary states the main benefit and contribution provisions of the Retirement Act currently in effect as they were interpreted by the Board of Actuaries. "Average salary" is used to denote the average annual basic salary received by the employee during any 5 consecutive years of creditable service which affords the highest average. "Lump-sum credit" means the unrefunded amount consisting of the retirement deductions made from the employee's basic salary; any sums deposited by the employee covering prior service; and interest on such deductions and deposits, at 4 percent per annum to December 31, 1947, and at 3 percent per annum thereafter, compounded annually to December 31, 1956, or, in the case of an employee who separates before he has 5 years of service, to the date of separation. The lump-sum credit does not include interest if the service covered thereby aggregates 1 year or less.

BENEFITS

Service retirement

*Condition for eligibility.*¹—Retirement is compulsory at age 70 after 15 years of service.

Retirement is permissible at the option of the employee at age 60 after 30 years of service or at age 62 after 5 years of service. A Member of Congress may retire at age 60 after 10 years of Member service.

At the option of the employee at age 55 after 30 years of service or upon involuntary separation not due to misconduct or delinquency after 25 years of service or after age 50 and 20 years of service, an immediate annuity is payable equal to the regular annuity reduced by one-twelfth of 1 percent for each full month not in excess of 60, and one-sixth of 1 percent for each full month in excess of 60 the employee is under age 60.

*Amount of benefit*²—The annuity is equal to—

- (1) The larger of—
 - (a) 1½ percent of the employee's average salary multiplied by so much of his total service as does not exceed 5 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as does not exceed 5 years; plus
- (2) The larger of—
 - (a) 1¾ percent of the employee's average salary multiplied by so much of his total service as exceeds 5 years but does not exceed 10 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as exceeds 5 years but does not exceed 10 years; plus
- (3) The larger of—
 - (a) 2 percent of the employee's average salary multiplied by so much of his total service as exceeds 10 years; or
 - (b) 1 percent of the employee's average salary, plus \$25, multiplied by so much of his total service as exceeds 10 years.

No annuity is to exceed 80 percent of the employee's average salary.

Disability retirement

Condition for eligibility.—Retirement is permissible upon disability after 5 years of civilian service.

Amount of benefit.—The benefit is determined by the same method as used for service retirement. The minimum annuity is 40 percent of the employee's average salary but never greater than the annuity he would be entitled to were his service to include the period clapsing between the date of separation and the date he attains age 60. The provision for a minimum benefit does not increase the annuity payable to any survivor.

¹ Certain employees who have rendered 20 years of service in the investigation, apprehension, or detention of persons suspected or convicted of offenses against the criminal laws of the United States are eligible to retire after age 50 and receive an annuity of 2 percent of average salary multiplied by the number of years of service.

² An additional annuity of \$36 for each year of certain specified service in Alaska or on the Isthmus of Panama is allowed officers and employees who are citizens of the United States. A congressional employee receives an annuity of 2½ percent of average salary for each year of military service and service as a congressional employee, not in excess of 15 years, and an annuity at the regular rates for the remainder of his total service. A Member of Congress receives an annuity of 2½ percent of average salary for each year of his Member and military service, 2½ percent of such salary for each year of service as a congressional employee, not in excess of 15 years, and an annuity at the regular rates for the remainder of his total service with a maximum of 80 percent of final salary.

An individual may not receive retirement annuity and disability benefits from the U.S. employees' compensation fund for the same period but if eligible for both benefits must choose one or the other.

Deferred service retirement

Condition for eligibility.—Upon separation from service after 5 or more years of civilian service, a deferred annuity is payable.

Amount of benefit.—The deferred annuity begins at age 62 and is computed by the same method as the regular annuity.

An employee may elect to receive his lump-sum credit in lieu of the deferred annuity.

Lump-sum benefits

Upon separation from active service before completion of 5 years of civilian service, the employee's lump-sum credit shall be paid to him.

Upon death before 5 years of civilian service or after 5 years of civilian service where there is no survivor entitled to an annuity, the employee's lump-sum credit is paid to his beneficiary.

Upon death of a retired employee before the payments of the annuity equal the lump-sum credit the difference is paid, unless there is a survivor entitled to an annuity. Upon termination of all survivor annuities before total annuity payments equal the lump-sum credit, the difference is paid.

Annuities to dependents upon death in active service

Condition for eligibility.—Annuities to dependents are paid upon death of an employee in active service after 5 years of civilian service.

Amount of benefit.—(a) If survived by a widow or dependent widower, an annuity beginning the first of the month following the death of the employee equal to one-half regular annuity is payable until death or remarriage of widow or widower or until the widower becomes capable of self-support.

(b) If survived by a widow or widower each surviving child who received more than one-half his support from the employee shall be paid an annuity equal to the smallest of (1) 40 percent of the employee's average salary divided by the number of children, (2) \$600, or (3) \$1,800 divided by the number of children.

(c) If survived by a child or children and there is no widow or widower, each surviving child shall be paid an annuity, equal to the smallest of (1) 50 percent of the employee's average salary divided by the number of children, (2) \$720, or (3) \$2,160 divided by the number of children.

Upon death of the widow or widower, the annuity payable under (b) to a child or children is recomputed and paid as provided in (c).

The annuity payable to a child is terminated upon attainment of age 18, marriage, or death, whichever is earlier, except if such child is incapable of self-support by reason of mental or physical disability his annuity is terminated only upon death, marriage, or recovery from such disability.

Upon termination of the annuity of a child, the annuities to other children are recomputed as though the child whose annuity was terminated had not survived the employee.

Optional benefits

At retirement a married employee may elect to receive in lieu of his or her regular annuity a reduced annuity payable during the employee's life and an annuity payable to the surviving widow or widower equal to 50 percent of as much of his regular annuity before reduction as he designated. The annuity to the survivor commences on the first of the month in which the retired employee dies and ceases upon death or remarriage. The reduction in the employee's annuity exclusive of any portion of the annuity payable on account of the minimum provisions in cases of disability retirement is $2\frac{1}{2}$ percent of so much of the regular annuity as he designated as does not exceed \$2,400, plus 10 percent of any excess over \$2,400.

At service retirement any unmarried employee in good health may elect to receive in lieu of his regular annuity a reduced annuity payable during his life and an annuity payable after his death to a survivor annuitant equal to 50 percent of such reduced annuity. The annuity payable to the employee is reduced by 10 percent of his regular annuity and by an additional 5 percent of the regular annuity for each full 5 years the person designated is younger than the retiring employee but such total reduction shall not exceed 40 percent.

Annuities to dependents upon death after retirement

Upon the death of an annuitant, benefits calculated in the same manner and payable under the same conditions as those granted upon the death of employees in active service are payable to surviving children.

CONTRIBUTIONS

By employees

Employees other than Members of Congress pay $6\frac{1}{2}$ percent of salary commencing October 1, 1956. Members of Congress pay $7\frac{1}{2}$ percent of salary for Member service commencing October 1, 1956.

Any employee may at his option and under regulations prescribed by the Civil Service Commission deposit additional sums in multiples of \$25 but the total amount deposited for the purchase of an additional annuity may not exceed 10 percent of the employee's basic salary for service rendered since August 1, 1920.

By Government

Beginning July 1957, each employing agency must contribute amounts equal to the deductions of its employees.

While no direct appropriations are required by law,³ estimates of amounts needed to finance the fund on a "normal cost plus interest basis" are to be submitted.

ESTIMATED ACTIVE MEMBERSHIP AS OF JUNE 30, 1959

The active membership of the fund as of June 30, 1959, was estimated by the Civil Service Commission to be at the same level as it was on June 30, 1958. At that time it was estimated that there were 2,105,740 employees with an annual payroll of \$11,104 million.

³ Increases and new annuities granted under Public Law 85-465 will terminate in each fiscal year beginning on or after July 1, 1960, for which an appropriation is not made by the Congress to compensate the fund for the cost of such increases and new annuities.

CIVIL SERVICE RETIREMENT SYSTEM, 1959

5

ANNUITANTS ON THE ROLL AS OF JUNE 30, 1959

The following table summarizes the number and amount of annuities in force on June 30, 1959, as shown by the records of annuitants maintained by the Civil Service Commission. On pages 10 to 15 of this report, the distributions of the number and annuities of annuitants on the roll as of June 30, 1959, by age are given. The amounts of annuities include the increases effective August 1, 1958, provided under Public Law 85-465. The table also includes the annuities granted under Public Law 85-465 to unremarried widows and widowers of employees who died prior to February 29, 1948.

TABLE I.—The number and annual annuities of annuitants on the roll as of June 30, 1959

Group	Regular annuities		Voluntary annuities		Total annuities
	Number	Amount	Number	Amount	
Retired on account of age and voluntary and involuntary separations:					
Men.....	199,459	\$422,200,812	3,516	\$1,189,680	\$423,390,492
Women.....	46,532	74,245,548	1,736	402,960	74,648,508
Total.....	245,991	496,446,360	5,252	1,592,640	498,039,000
Retired on account of disability:					
Men.....	72,659	106,825,584	576	114,456	106,940,040
Women.....	20,248	26,638,356	271	42,552	26,080,908
Total.....	92,907	132,863,940	847	157,008	133,020,948
Survivors of deceased employees:					
Children.....	22,055	8,087,592			8,087,592
Widows.....	41,225	33,698,088			33,698,088
Widowers.....	26	14,772			14,772
Total.....	63,306	41,800,452			41,800,452
Survivors of deceased annuitants: ¹					
Children.....	4,693	1,693,320			1,693,320
Widows:					
Terminable on death, remarriage, or attainment of age 50.....	382	220,200			220,200
Terminable on death or remarriage.....	20,966	22,375,428			22,375,428
Terminable on death only.....	29,054	16,927,008			16,927,008
All others:					
Men.....	848	398,880			398,880
Women.....	152	127,800			127,800
Total.....	50,095	41,742,636			41,742,636
Widows and widowers granted annuities under sec. 2 of Public Law 85-465.....	17,240	8,544,696			8,544,696
Grand total.....	475,539	721,898,084	6,099	1,749,648	723,147,732

¹ Includes voluntary annuities continued to survivors.

METHOD OF FINANCING PLAN

Each employee contributes 6½ percent of his compensation and each employing agency matches the contributions of its employees. The act does not specifically provide for direct appropriations by the Government but does state that "the Commission shall submit estimates of the appropriations necessary to finance the fund on a normal cost-plus-interest basis and to continue this Act in full force and effect." Under this provision, the estimated appropriation submitted by the Commission should consist of the part of the normal contribution not met by employees' contributions and those of employing agencies, and interest on the deficiency.

The normal contribution rate is the average percentage of the salaries of new employees that is required to be paid into the fund from the time they enter service until they leave service in order to accumulate sufficient funds to pay their benefits. Contributions at the normal contribution rate alone will not support the fund for present employees because there is an accrued liability in the fund for which no appropriations have been made, and which is referred to as the "deficiency." This deficiency arose originally when the fund was established and employees were given credit for their prior service during which no contributions had been made by the Government. This deficiency has grown during the years the fund has operated for various reasons including liberalization of benefits and inadequate contributions. If the deficiency is not to increase in the future the full normal contribution should be met and interest on the deficiency paid. Any amount needed to meet these requirements over and above the contributions provided by members and the matching contributions of the employing agencies will need to be met by Government appropriations if the fund is to be financed on the "normal cost-plus-interest basis."

ANNUAL APPROPRIATION OF GOVERNMENT AS OF JUNE 30, 1959

The following statement as of June 30, 1959, gives an estimate of the amount payable by the Government on the basis of the estimated payroll as of that date should it make an annual appropriation equal to the normal cost not met by the contributions of employees and employing agencies plus the interest on the deficiency.

TABLE II.—Total annual contributions required to support the civil service retirement system on the normal cost-plus-interest method prepared as of June 30, 1959

Contribution	Normal cost as—		Deficiency cost as—		Total cost as—	
	Percent of payroll	Annual amount	Percent of payroll	Annual amount	Percent of payroll	Annual amount
Total.....	13.83	\$1,535,683,000	7.66	\$850,890,000	21.49	\$2,386,573,000
Payable by employee.....	6.50	721,760,000	-----	-----	6.50	721,760,000
Payable by employing agencies.....	6.50	721,760,000	-----	-----	6.50	721,760,000
Payable by Government.....	.83	92,163,000	7.66	850,890,000	8.49	943,053,000

The normal cost to support the benefits accruing on account of current service is equivalent to 13.83 percent of payroll, which is the normal cost shown in last year's report. The employees contribute 6.50 percent toward the normal cost and the employing agencies match their employees' contributions. Therefore, there remains 0.83 percent to be appropriated by the Government to meet the normal cost. On the basis of the estimated payroll as of June 30, 1959, this represents an annual payment of \$92,163,000. In addition to the normal cost, the table shows a deficiency payment of \$850,890,000 to meet the accruing interest at 3 percent on the estimated deficiency as of June 30, 1959. Therefore, the total annual appropriation needed in addition to the contributions of employees and employing

CIVIL SERVICE RETIREMENT SYSTEM, 1959

7

agencies is \$943,053,000, if the fund is to be supported on the "normal cost-plus-interest basis."

The amount of the annual deficiency payment is greater than that shown in last year's report due to the fact that during the fiscal year 1959 no direct appropriation was made by the Government. As a result, the deficiency which as of June 30, 1958, was \$27,451 million has increased to \$28,363 million. The increase consists of the unpaid interest on the deficiency at the beginning of the year, and the part of the accruing normal cost, with interest thereon, that exceeded the contributions by employees and the employing agencies. Furthermore no direct appropriation was made by the Government for the year 1960. This means that the deficiency next year will again be greater by the amount of the deficit in the normal contribution and the interest on the deficiency. The deficiency is therefore increasing at a rapid rate, and will continue to increase until the full normal cost is met and interest on the deficiency is paid.

LIABILITIES OF FUND ON ACCOUNT OF ANNUITANTS ON THE ROLL AS OF JUNE 30, 1959

In accordance with its usual practice, the Board of Actuaries is presenting below the results of a valuation of the liabilities of the fund on account of annuitants on the roll. This valuation, prepared as of June 30, 1959, was based on the mortality tables included in the 38th annual report of the Board. A 3 percent-interest rate was used.

TABLE III.—*Liabilities on account of annuitants as of June 30, 1959*

Group	Present value of benefits to annuitants on the roll		
	Regular annuities	Voluntary annuities	Total annuities
Retired on account of age and voluntary and involuntary separation.....	\$4,632,550,000	\$15,495,000	\$4,648,045,000
Retired on account of disability.....	1,299,373,000	1,553,000	1,300,926,000
Reversionary annuities to designated beneficiaries ¹	843,208,000	843,208,000
Survivorship annuities ¹	1,039,434,000	1,039,434,000
Total.....	7,814,565,000	17,048,000	7,831,613,000

¹ Includes voluntary annuities.

In the 38th annual report of the Board, the liabilities on account of annuities payable to annuitants on the roll as of June 30, 1958, were shown to be \$6,654 million as compared with \$7,831,613,000 as of June 30, 1959, or an increase in liabilities of more than \$1,177 million during the year ended June 30, 1959. Part of this increase is due to the increase in annuities granted under Public Law 85-465. In the liabilities given above the assumption is made that the increases will be payable for life, whereas in last year's valuation liabilities for payment to 1960 only were included. This year's liabilities also include the liability on account of the annuities granted to a new group of survivors under Public Law 85-465.

SUMMARY OF MORTALITY EXPERIENCE OF ANNUITANTS FOR THE YEAR ENDED JUNE 30, 1959

For the purpose of making a check of the mortality tables adopted for annuitants, the actual and expected number of deaths during the past year were compared, separately for men and women who had retired on account of age, or voluntary or involuntary separation from service; and for men and women who had retired on account of disability. The following table summarizes the results of the comparison.

TABLE IV.—Summary of the comparison of the actual and expected deaths among annuitants, July 1, 1958, to June 30, 1959

Group	Number of deaths			Ratio of actual cases to expected cases
	Actual	Expected	Difference	
Employee annuitants retired on account of age, voluntary or involuntary separation:				
Men.....	9,735	10,221.6	+486.6	0.952
Women.....	1,228	1,283.3	+55.3	.957
Employee annuitants retired on account of disability:				
Deaths:				
Men.....	4,445	4,699.3	+254.3	.946
Women.....	763	792.7	+29.7	.963

A check of the tables used for widows was also prepared this year. The following table summarizes the comparison.

TABLE V.—Summary of the actual and expected terminations among female survivors of deceased employees and annuitants July 1, 1958, to June 30, 1959

Cause	Number of terminations			Ratio of actual cases to expected cases
	Actual	Expected	Difference	
Terminated by—				
Death.....	1,947	2,077.3	+130.3	0.937
Remarriage.....	796	744.0	-52.0	1.070

The expected terminations shown in the preceding tables were based on the mortality and termination rates shown in the Board's 38th report. For all classes of annuitants the actual rates of mortality were less than the expected rates. The mortality experience during the year ended June 30, 1959, indicates an understatement of the liabilities on account of annuitants because retired employees are living longer than expected according to the mortality tables used in making the calculations. If experience during the next few years shows a similar result, and this seems likely in the light of mortality experience generally during recent years, it will be necessary to revise the mortality tables to a more realistic and conservative basis.

CONCLUSIONS

Since July 1, 1957, the employing agencies have made contributions to the retirement fund equal to employees' contributions but there have been no direct appropriations to the fund. The Board has consistently recommended that direct appropriations be made equal to the amount by which the joint contributions of employees and employing agencies fall short of meeting the normal cost, plus the amount of accruing interest on the deficiency. The Board has given in its successive reports the appropriations required on this basis.

The reports of the Board show an increasing deficiency and increasing annual appropriations as a result of the omission of the direct appropriations recommended. It has been argued that the increase in deficiency is not serious because the obligation to pay the benefits is backed by the faith and credit of the United States. On the other hand, there are many advantages to the Government in recognizing the annual accruing costs of the retirement benefits by making the necessary direct appropriations on the basis recommended. A standard uniform method of measuring retirement costs would result and be reflected in the budget. The retirement fund deficits represent amounts owed by the Government to the retirement fund for prior years, but these amounts are not reflected in the public debt. The operating cost of Government, therefore, is understated. Good business practice would seem to call for the recognition of these costs. As long as the payroll of employees covered by the act remains at or about the present level and benefits continue as at present little change in the annual appropriation would need to be anticipated. All connected with Government finances would know what to expect as the annual accruing cost of retirement benefits. The cost of any liberalizing amendments to the Retirement Act would be immediately taken into account by an increase in the annual direct appropriations. The necessity for an increase in appropriation would act as a brake on unreasonable demands for liberalization.

If the present method of simply matching employees' contributions is continued, the time will come when increasing direct appropriations will be required to meet benefit payments. Future generations will then be called upon to make much higher appropriations than would be required of the present generation because future generations will need to assume not only their own share of retirement costs but also the retirement costs which have accrued on account of service rendered in the past but for which no provision has been made. A substantial part of this increased cost should be reflected as interest cost on the public debt because this result would have been obtained under a system of proper accounting for retirement costs.

The Board again makes the recommendation given in its previous reports that the actuarial valuations of the fund be made more frequently than in the past. If the direct appropriations are to be made on the basis recommended, the valuations will keep the appropriations in line with changes in experience and personnel. If the direct appropriations are not made, the valuations will be doubly valuable in measuring the increasing deficiency and furnishing information as to the probable future requirements of the fund.

TABLE 1.—The number and regular monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1959—Retired on account of age and voluntary and involuntary separations

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
44.....	1	\$136	1	\$136	75.....	7,138	\$1,202,797	1,665	\$205,432
45.....	5	782	1	134	76.....	6,118	1,021,032	1,414	173,512
46.....	14	2,151	1	118	77.....	5,540	900,036	1,225	151,877
47.....	22	3,592	2	329	78.....	4,655	749,890	1,005	124,934
48.....	31	6,357	3	374	79.....	4,176	664,667	853	107,843
49.....	38	6,307	10	1,287	80.....	3,574	561,134	753	92,923
50.....	65	13,133	24	3,709	81.....	2,877	451,770	607	76,987
51.....	133	27,913	27	4,440	82.....	2,408	370,124	490	62,206
52.....	182	36,652	33	5,002	83.....	2,192	336,656	441	58,848
53.....	210	41,972	45	6,036	84.....	1,764	271,818	349	43,719
54.....	237	48,613	55	8,674	85.....	1,342	209,719	282	36,735
55.....	460	102,241	85	14,940	86.....	1,041	162,723	206	27,644
56.....	1,160	270,492	234	45,965	87.....	831	126,431	175	22,388
57.....	1,756	409,255	352	68,276	88.....	601	98,842	116	15,201
58.....	2,034	469,115	420	87,364	89.....	472	74,483	109	13,636
59.....	2,471	575,814	594	123,587	90.....	334	53,822	76	9,216
60.....	2,889	697,843	673	148,060	91.....	229	38,234	53	7,075
61.....	3,911	981,431	831	176,904	92.....	107	27,742	32	3,858
62.....	5,292	1,208,139	1,323	219,426	93.....	110	16,917	32	3,825
63.....	8,912	1,759,474	2,522	332,298	94.....	69	10,170	11	1,287
64.....	10,440	1,967,209	2,810	375,444	95.....	44	6,904	13	1,476
65.....	11,681	2,084,382	2,914	364,435	96.....	37	5,721	5	725
66.....	12,480	2,153,850	3,028	382,316	97.....	14	2,327	6	537
67.....	13,269	2,204,684	2,995	366,636	98.....	17	2,482	5	720
68.....	11,819	1,962,163	2,708	330,270	99.....	6	946	1	24
69.....	11,441	1,870,058	2,606	315,512	100.....	4	497		
70.....	11,956	2,054,782	2,909	367,352	101.....	3	368		
71.....	13,064	2,199,909	3,006	388,955	102.....	2	199		
72.....	10,723	1,783,746	2,376	299,610	103.....	1	105		
73.....	9,510	1,583,504	2,202	277,128	Total.....	199,459	35,183,401	46,532	6,187,129
74.....	7,597	1,294,151	1,828	230,784					

TABLE 2.—The number and voluntary monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1959—Retired on account of age and voluntary and involuntary separations

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
49.....			1	\$9	72.....	256	\$8,086	84	\$1,888
50.....			2	53	73.....	214	5,874	97	1,761
51.....	3	\$198			74.....	186	5,271	97	1,954
52.....	2	117			75.....	168	5,148	62	1,045
53.....	1	14			76.....	144	3,829	63	1,033
54.....	6	130	2	49	77.....	105	2,636	38	711
55.....	5	121			78.....	100	2,745	38	600
56.....	14	361	2	24	79.....	81	1,891	27	490
57.....	16	327	10	206	80.....	60	1,637	22	294
58.....	19	467	12	290	81.....	43	1,096	18	277
59.....	23	485	12	391	82.....	35	1,123	12	145
60.....	35	1,128	23	479	83.....	35	861	8	122
61.....	45	1,154	30	695	84.....	21	633	9	93
62.....	66	2,295	40	871	85.....	16	491	5	60
63.....	112	3,179	92	1,847	86.....	15	343	4	61
64.....	189	5,689	108	2,132	87.....	6	71	2	67
65.....	193	5,499	122	2,265	88.....	4	123	3	19
66.....	216	5,786	115	2,581	89.....	3	135	1	25
67.....	201	5,379	105	2,038	90.....	1	5		
68.....	188	5,468	111	1,914	91.....	1	1		
69.....	208	5,921	103	2,252	92.....	1	38		
70.....	237	6,581	128	2,552	97.....				
71.....	242	6,801	130	2,287	Total.....	3,516	99,140	1,736	33,580

TABLE 3.—The number and regular monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1959—Retired on account of disability

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
24.....	1	\$134			62.....	4,000	\$532,399	1,031	\$116,051
25.....	1	102	1	\$110	63.....	4,997	627,980	1,068	120,471
26.....	8	943	4	444	64.....	4,733	574,672	906	104,521
27.....	13	1,634	3	349	65.....	4,166	479,959	808	91,326
28.....	17	1,874	5	578	66.....	3,855	422,102	779	78,041
29.....	18	1,991	4	452	67.....	3,575	371,582	766	75,510
30.....	32	3,351	14	1,175	68.....	2,717	279,272	639	61,778
31.....	62	6,569	20	1,876	69.....	2,358	240,512	535	53,385
32.....	116	12,545	25	2,551	70.....	2,234	225,930	522	54,042
33.....	141	14,985	33	3,505	71.....	1,900	193,559	411	42,382
34.....	205	21,507	55	5,637	72.....	1,363	138,852	335	34,952
35.....	230	26,001	68	6,335	73.....	1,073	112,226	328	34,041
36.....	309	34,015	81	7,855	74.....	734	83,576	306	31,283
37.....	360	39,004	70	6,317	75.....	669	74,363	288	25,168
38.....	397	45,334	93	9,215	76.....	519	57,803	184	18,929
39.....	447	51,151	96	9,412	77.....	502	54,967	174	19,113
40.....	445	49,036	109	10,381	78.....	406	47,219	150	15,741
41.....	487	55,211	133	13,611	79.....	362	40,027	133	13,048
42.....	544	63,383	130	13,650	80.....	325	38,752	128	14,276
43.....	616	72,526	139	13,727	81.....	269	34,304	101	11,648
44.....	590	67,599	162	16,239	82.....	229	27,813	84	9,589
45.....	662	77,462	171	17,675	83.....	193	24,268	79	9,483
46.....	648	74,790	195	19,061	84.....	137	16,652	53	6,900
47.....	736	86,612	257	25,820	85.....	99	12,452	42	5,140
48.....	791	95,629	227	21,831	86.....	56	7,133	51	6,166
49.....	904	110,202	278	30,643	87.....	65	8,474	32	3,778
50.....	1,052	134,021	328	33,527	88.....	53	7,103	21	2,793
51.....	1,147	149,976	387	40,437	89.....	39	5,336	17	2,205
52.....	1,220	160,712	437	44,276	90.....	10	1,398	7	965
53.....	1,229	166,183	487	51,437	91.....	12	1,519	6	793
54.....	1,397	192,868	470	49,080	92.....	10	1,192	2	156
55.....	1,479	213,455	557	59,571	93.....	7	876	5	556
56.....	1,574	227,637	629	68,129	94.....	4	439	2	285
57.....	1,864	272,169	753	82,325	95.....	2	220		
58.....	1,986	295,642	695	77,604	96.....	1	113	1	78
59.....	2,783	406,464	1,025	118,400					
60.....	2,825	412,946	949	114,305	Total.....	72,659	8,902,132	20,248	2,169,863
61.....	3,041	511,242	1,104	127,148					

TABLE 4.—The number and voluntary monthly annuities of annuitants on the roll classified by sex and age as of June 30, 1959—Retired on account of disability

Age	Men		Women		Age	Men		Women	
	Num-ber	Monthly annuities	Num-ber	Monthly annuities		Num-ber	Monthly annuities	Num-ber	Monthly annuities
33.....			1	\$1	65.....	28	\$481	16	\$281
41.....	3	\$29			66.....	33	537	10	142
42.....			1	22	67.....	50	1,337	21	311
43.....	2	16	4		68.....	31	458	17	191
44.....	2	12			69.....	24	419	9	142
45.....	4	28			70.....	26	431	17	214
46.....			3	3	71.....	16	289	8	51
47.....	4	49	1	1	72.....	20	243	5	59
48.....	1	2	15	73	73.....	9	68	7	62
49.....	4	50	1	2	74.....	9	82	5	45
50.....	3	61	3	18	75.....	8	117	2	62
51.....	6	86			76.....	9	84	2	7
52.....	5	57	1	1	77.....	9	207	1	31
53.....	9	77	7	24	78.....	5	89	6	97
54.....	10	156	2	30	79.....			4	30
55.....	12	87	3	18	80.....	3	43	2	10
56.....	7	69	6	130	81.....	3	37	2	36
57.....	17	286	9	149	82.....	3	18	1	4
58.....	12	179	5	32	83.....	2	38		
59.....	14	261	5	70	84.....	1	14		
60.....	27	488	16	181	85.....	2	14		
61.....	21	425	18	176	86.....				
62.....	41	825	18	342	87.....			1	5
63.....	42	665	22	347	Total.....	576	9,538	271	3,546
64.....	39	624	10	200					

TABLE 5.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1959—Survivors of deceased employees

Age	Children		Widows		Widowers	
	Number	Monthly annuities	Number	Monthly annuities	Number	Monthly annuities
Under 6 months.....	13	\$567				
1.....	132	5,214				
2.....	244	9,495				
3.....	323	11,730				
4.....	447	14,600				
5.....	590	18,437				
6.....	718	22,026				
7.....	896	26,305				
8.....	1,024	29,975				
9.....	1,215	34,291				
10.....	1,377	40,898				
11.....	1,597	45,627				
12.....	1,925	57,209				
13.....	1,925	57,644				
14.....	1,792	54,174				
15.....	1,960	60,318				
16.....	2,171	67,924				
17.....	2,127	66,029				
18.....	1,028	33,034				
19.....	27	973	1	\$47		
20.....	16	482	3	146		
21.....	18	597	1	30		
22.....	23	745	2	173		
23.....	19	667	4	85		
24.....	32	1,030	7	144		
25.....	18	554	15	287		
26.....	21	568	20	695		
27.....	18	603	33	900		
28.....	20	778	47	1,350		
29.....	23	741	50	1,356		
30.....	25	819	60	1,771		
31.....	25	764	96	3,000		
32.....	20	748	135	4,765		
33.....	25	843	152	5,036		
34.....	21	727	168	6,230		
35.....	19	688	230	9,210		
36.....	21	634	262	10,710		
37.....	29	1,073	323	13,260		
38.....	25	958	351	15,476		
39.....	17	502	397	18,461		
40.....	9	352	410	19,684		
41.....	9	335	460	22,517		
42.....	10	351	453	21,923		
43.....	17	505	499	27,014	1	\$36
44.....	6	206	611	34,314		
45.....	7	243	660	36,665		
46.....	10	271	708	41,722		
47.....	5	190	774	45,395		
48.....	2	63	775	50,177		
49.....	4	199	862	56,283		
50.....	2	52	968	63,301	1	52
51.....	2	51	1,148	73,569		
52.....	4	145	1,203	82,954	1	52
53.....	1	41	1,278	84,245		
54.....	1	30	1,467	99,758		
55.....	1	41	1,493	103,501		
56.....			1,557	108,842	2	37
57.....			1,696	117,250		
58.....			1,700	124,276	1	49
59.....			1,955	141,760	1	16
60.....			1,752	129,188		
61.....			2,023	146,251		
62.....			1,701	124,561	1	22
63.....			1,657	128,630		
64.....			1,614	121,495	3	173
65.....			1,496	115,444	4	373
66.....			1,291	98,749		
67.....			1,150	88,330	3	144
68.....			994	73,870	1	36
69.....			883	69,382		
70.....			766	60,143		
71.....			630	47,623		
72.....			408	30,981		
73.....			400	29,893	1	66
74.....			328	24,477	1	28
75.....			274	20,363	1	30
76.....			205	14,632	1	22
77.....			143	10,184	1	33

TABLE 5.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1959—Survivors of deceased employees—Continued

Age	Children		Widows		Widowers	
	Number	Monthly annuities	Number	Monthly annuities	Number	Monthly annuities
78.....			115	\$8,440	1	\$25
79.....			101	6,839		
80.....			59	3,401		
81.....			47	2,321	1	37
82.....			30	1,901		
83.....			24	918		
84.....			12	534		
85.....			8	606		
86.....			5	278		
87.....			6	220		
88.....			1	89		
89.....			1	30		
90.....			1	34		
Total.....	22,055	\$673,966	41,225	2,808,174	26	1,231

TABLE 6.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1959—Survivors of deceased annuitants¹

CHILDREN

Age	Num-ber	Monthly annuities	Age	Num-ber	Monthly annuities	Age	Num-ber	Monthly annuities
Under 6 months.....	3	\$129	20.....	8	\$220	40.....	12	\$404
1.....	11	384	21.....	7	200	41.....	12	462
2.....	40	1,356	22.....	9	293	42.....	8	270
3.....	43	1,109	23.....	11	443	43.....	8	340
4.....	77	2,476	24.....	12	356	44.....	7	217
5.....	84	2,400	25.....	11	396	45.....	5	203
6.....	130	3,557	26.....	5	144	46.....	10	422
7.....	144	3,999	27.....	10	383	47.....	5	169
8.....	155	4,051	28.....	12	359	48.....	5	176
9.....	195	5,523	29.....	11	376	49.....	6	181
10.....	222	6,362	30.....	7	175	50.....	7	287
11.....	294	8,246	31.....	14	420	51.....	3	112
12.....	305	10,664	32.....	11	336	52.....	1	21
13.....	428	13,267	33.....	18	496	53.....	3	107
14.....	426	12,420	34.....	11	394	54.....	2	89
15.....	450	13,582	35.....	11	302	55.....	3	103
16.....	498	15,031	36.....	13	501	56.....	1	22
17.....	526	16,027	37.....	19	655	57.....	1	33
18.....	278	8,556	38.....	16	582			
19.....	10	335	39.....	11	392	Total.....	4,693	141,110

WIDOWS ANNUITIES TERMINABLE ON DEATH OR REMARRIAGE OR ATTAINMENT OF AGE 50

26.....	1	\$14	36.....	9	\$382	45.....	34	\$1,446
27.....	1	10	37.....	11	388	46.....	33	1,731
28.....	1	54	38.....	13	812	47.....	37	1,557
29.....	1	101	39.....	17	689	48.....	27	1,256
30.....	1	39	40.....	17	797	49.....	41	2,390
31.....	3	93	41.....	20	892	50.....	17	1,194
32.....	4	96	42.....	23	1,128			
33.....	7	223	43.....	25	1,215	Total.....	382	18,360
34.....	12	309	44.....	27	1,543			

¹ Includes voluntary annuities continued to survivors.

TABLE 6.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1959—Survivors of deceased annuitants¹—Con.

WIDOWS' ANNUITIES TERMINABLE ON DEATH OR REMARRIAGE

Age	Number	Monthly annuities	Age	Number	Monthly annuities	Age	Number	Monthly annuities
21.....	1	\$12	46.....	107	\$6,875	70.....	871	\$84,318
22.....	1	36	47.....	133	8,915	71.....	851	83,761
23.....	1	16	48.....	147	8,643	72.....	692	70,291
24.....	3	67	49.....	150	11,579	73.....	618	62,510
25.....	2	29	50.....	180	13,692	74.....	542	55,461
26.....	2	108	51.....	276	19,056	75.....	457	43,501
27.....	2	213	52.....	283	21,881	76.....	336	34,311
28.....	5	33	53.....	343	26,080	77.....	287	26,374
29.....	1	258	54.....	419	32,574	78.....	198	18,154
30.....	8	139	55.....	491	40,822	79.....	157	14,301
31.....	4	460	56.....	605	48,228	80.....	105	9,894
32.....	15	695	57.....	676	55,868	81.....	70	5,557
33.....	15	1,154	58.....	677	57,524	82.....	46	4,236
34.....	28	1,050	59.....	894	73,768	83.....	41	3,535
35.....	26	1,367	60.....	827	70,949	84.....	18	1,833
36.....	26	1,800	61.....	990	87,407	85.....	18	1,450
37.....	41	1,735	62.....	869	80,195	86.....	10	858
38.....	38	2,007	63.....	988	88,570	87.....	10	586
39.....	45	2,023	64.....	1,010	91,873	88.....	4	305
40.....	42	2,306	65.....	990	92,531	89.....	1	62
41.....	45	3,246	66.....	1,036	95,538	90.....	1	44
42.....	62	3,764	67.....	1,044	98,874	91.....	1	121
43.....	81	4,108	68.....	929	88,965			
44.....	67	7,117	69.....	908	89,548			
45.....	108					Total.....	20,966	1,864,619

WIDOWS' ANNUITIES TERMINABLE ON DEATH ONLY

30.....	1	\$55	55.....	233	\$9,361	80.....	1,024	\$54,946
31.....	2	51	56.....	290	11,737	81.....	934	50,969
32.....	2	51	57.....	323	12,496	82.....	792	44,573
33.....	3	38	58.....	352	14,120	83.....	724	39,828
34.....	2	90	59.....	494	20,032	84.....	564	30,526
35.....	2	25	60.....	452	18,858	85.....	445	23,963
36.....	5	129	61.....	571	23,035	86.....	310	17,828
37.....	6	156	62.....	585	24,033	87.....	300	16,949
38.....	7	164	63.....	651	26,542	88.....	193	10,726
39.....	6	200	64.....	733	31,150	89.....	141	7,561
40.....	14	485	65.....	792	35,610	90.....	85	4,680
41.....	15	496	66.....	856	36,424	91.....	65	3,622
42.....	27	830	67.....	979	43,803	92.....	51	2,988
43.....	32	1,038	68.....	995	45,206	93.....	26	1,391
44.....	36	1,055	69.....	1,150	53,179	94.....	24	1,173
45.....	49	1,688	70.....	1,164	55,827	95.....	8	449
46.....	58	2,052	71.....	1,321	64,842	96.....	5	282
47.....	74	2,557	72.....	1,224	59,834	97.....	3	164
48.....	77	2,957	73.....	1,348	68,637	98.....	1	54
49.....	105	3,704	74.....	1,287	65,863	99.....	1	28
50.....	129	5,044	75.....	1,422	74,747	100.....	1	54
51.....	135	5,618	76.....	1,290	68,483	102.....	1	50
52.....	149	5,675	77.....	1,261	65,799			
53.....	153	5,544	78.....	1,117	58,845			
54.....	221	8,272	79.....	1,156	61,573			
						Total.....	29,054	1,410,584

¹ Includes voluntary annuities continued to survivors.

CIVIL SERVICE RETIREMENT SYSTEM, 1959

15

TABLE 6.—The number and monthly annuities of survivor annuitants on the roll classified by age as of June 30, 1959—Survivors of deceased annuitants¹—Con.

ALL OTHERS

Age	Men		Women		Age	Men		Women	
	Number	Monthly annuities	Number	Monthly annuities		Number	Monthly annuities	Number	Monthly annuities
16.....			1	\$30	65.....	30	\$1,571	5	\$203
24.....	1	\$47			66.....	44	2,031	6	472
27.....	2	87			67.....	34	1,351	7	333
29.....	1	4			68.....	27	1,020	5	275
30.....	1	3			69.....	22	877	4	350
32.....	1	24	1	73	70.....	35	1,423	3	287
34.....	1	33	1	20	71.....	27	935	5	393
35.....	1	18			72.....	22	786	6	727
36.....			1	79	73.....	23	1,125	7	550
37.....	2	21	1	35	74.....	18	743	2	257
39.....			2	45	75.....	35	1,263	4	377
40.....	1	79			76.....	33	1,153	5	410
41.....	1	48			77.....	24	866	10	911
42.....	2	70	2	48	78.....	23	827	4	372
43.....	5	162	1	18	79.....	31	1,310	5	282
44.....	1	50	2	85	80.....	27	940	3	282
45.....	3	59			81.....	15	514		
46.....	4	159	3	236	82.....	24	849	1	35
47.....	3	66	2	56	83.....	21	807		
48.....	5	149	4	170	84.....	24	869	1	98
49.....	5	449	2	168	85.....	9	387		
50.....	5	198	4	185	86.....	11	394		
51.....	12	320	4	322	87.....	16	447		
52.....	8	405	2	133	88.....	7	293	1	136
53.....	6	172	4	335	89.....	7	241		
54.....	12	652	2	48	90.....	3	44		
55.....	16	541	3	216	91.....	1	76		
56.....	13	373	4	166	92.....	4	162		
57.....	5	219	1	128	93.....	1	8		
58.....	18	589	3	263	94.....	1	4		
59.....	14	503	3	185	95.....	1	54		
60.....	13	541			96.....	1	69		
61.....	18	768	5	237	97.....	1	18		
62.....	19	979	7	332	107.....				
63.....	19	900	1	9	Total.....	848	33,240	152	10,650
64.....	28	1,095	2	167					

¹Includes voluntary annuities continued to survivors.

TABLE 7.—The number and monthly annuities of widows and widowers granted annuities under sec. 2 of Public Law 85-465 classified by age as of June 30, 1959

Age	Number	Monthly annuities	Age	Number	Monthly annuities	Age	Number	Monthly annuities
42.....	2	\$59	63.....	482	\$18,393	84.....	398	\$17,300
43.....	3	81	64.....	502	19,500	85.....	345	14,933
44.....	3	86	65.....	485	19,005	86.....	245	10,760
45.....	13	463	66.....	550	21,867	87.....	251	10,949
46.....	12	450	67.....	617	24,560	88.....	134	5,726
47.....	15	486	68.....	560	23,341	89.....	147	6,390
48.....	28	859	69.....	672	28,080	90.....	125	5,538
49.....	23	798	70.....	677	28,661	91.....	76	3,303
50.....	38	1,207	71.....	815	34,640	92.....	52	2,155
51.....	58	1,834	72.....	662	28,093	93.....	82	2,141
52.....	60	2,052	73.....	741	31,139	94.....	25	1,018
53.....	74	2,594	74.....	694	29,990	95.....	13	439
54.....	110	3,734	75.....	695	30,519	96.....	7	264
55.....	125	4,264	76.....	712	30,279	97.....	11	451
56.....	171	6,051	77.....	719	30,991	98.....	3	109
57.....	210	6,929	78.....	606	26,259	99.....	2	82
58.....	207	7,388	79.....	624	27,178	100.....	3	138
59.....	315	11,489	80.....	568	24,995	102.....	1	37
60.....	307	11,459	81.....	504	21,989	104.....	1	41
61.....	369	13,500	82.....	487	20,894	Total.....	17,240	712,058
62.....	393	14,902	83.....	440	19,175			